AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims:

Claim 1 (Currently Amended): A system for facilitating the matching of at least one promotion with at least one user, the system comprising:

a merchant management module configured to manage, via an electronic communications medium, at least one promotion that corresponds to at least one of a plurality of merchants;

a user module configured to manage preferences, wherein the user module is further configured to manage a plurality of user accounts for transferring funds; and

a transaction module configured to present information about the at least one promotion to one the at least one user wherein the promotion relates to preferences that correspond to the user.

Claim 2 (Original): The system of Claim 1, wherein the merchant module is further configured to:

register a plurality of merchants;

collect promotion program information; and

track merchant billing information.

Claim 3 (Original): The system of Claim 1, wherein the user module is further configured to:

process a user query to determine user interest;

select promotions that relate to the user interest; and

present an electronic document that includes information about the selected promotions.

Claim 4 (Original): The system of Claim 3, wherein the user module is further configured to process purchase transaction information relating to at least one of the selected transactions.

Claim 5 (Original): The system of Claim 1, wherein the user module is configured to register a plurality of users.

Claim 6 (Original): The system of Claim 1, wherein the user module is configured to present the user with access to a user transaction manager tool, wherein the user transaction manager tool is configured to:

> process a user query to determine user interest;

> select promotions that relate to the user interest; and

> present an electronic document that includes information about the selected promotions.

Claim 7 (Currently Amended): A <u>computer-readable medium including executable instructions adapted to perform a</u> method for managing a plurality of custom-selected promotions, the method comprising:

> requesting a plurality of promotions relating to a plurality of merchants;

> submitting user information relating to at least one user;

> receiving a set of promotions, wherein the set corresponds to at least a subset of the user information and at least one of the plurality of merchants; and

> selecting at least one of the set of promotions<u>, wherein the selection is based at least in part on comparing the set of promotions to one or more user accounts configured to transfer funds in a commercial transaction</u>.

Claim 8 (Currently Amended): A method for managing promotions, the method comprising:

> receiving<u>, via an electronic communications medium,</u> a plurality of promotions relating to a plurality of merchants;

> receiving<u>, via an electronic communications medium,</u> user information relating to a plurality of users<u>, wherein the user information includes user account information</u>;

> matching at least one of the plurality of promotions to at least one of the plurality of users based at least upon a portion of the plurality of user information; and

> presenting to the at least one of the plurality of users information in a promotion document about the at least one of the plurality of promotions.

Claim 9 (Original): The method of Claim 8, wherein the promotion document includes an interactive coupon.

Claim 10 (Original): The method of Claim 8, wherein the promotion document includes an advertisement audio and video commercial.

Claim 11 (Original): The method of Claim 8, wherein the user information includes at least one of a designated activity, a designated location, a range of dates, a desired good and a desired service.

Claim 12 (New): The system of Claim 1, wherein the user module is further configured to manage the preferences and the one or more user accounts via the electronic communications medium.

Claim 13 (New): The system of Claim 1, wherein the one or more user accounts are selected from the group comprising a credit card account, a debit card account, an on-line payment account, and a bank account.

Claim 14 (New): The system of Claim 1, wherein the transaction module is further configured to select at least one of the plurality of user accounts for use with the at least one promotion.

Claim 15 (New): The system of Claim 14, wherein the transaction is further configured to automatically use the at least one of the plurality of user accounts in a transaction involving the at least one promotion.

Claim 16 (New): The computer-readable medium of Claim 7, wherein the user information includes one or more user preferences selected from the group comprising interests, hobbies, desired products, desired services, upcoming travel plans, and preferred merchants.

Claim 17 (New): The computer-readable medium of Claim 16, wherein the user information further includes account information for the one or more user accounts.

Claim 18 (New): The computer-readable medium of Claim 17, wherein the account information comprises one or more items of information selected from the group comprising credit card account information, debit card account information, on-line payment information, and bank account information.

Claim 19 (New): The method of Claim 8, wherein the user account information relates to one or more user accounts configured to transfer funds in a commercial transaction between at least one of the plurality of merchants and at least one of the plurality of users.

Claim 20 (New): A computer-readable medium including executable instructions adapted to perform a method for managing promotions, the method comprising:

receiving a promotion relating to a merchant;

selecting a user account from a plurality of user accounts to use for a commercial transaction with the merchant, wherein the selection is based at least in part on the promotion.

Claim 21 (New): The computer-readable medium of Claim 20, wherein the promotion comprises a program selected from the group comprising discounts, coupons, free services, free goods, sweepstakes, interactive games, credit card rebates, and charitable donations.

Claim 22 (New): The computer-readable medium of Claim 20, wherein the selection is further based on one or more factor selected from the group comprising a date of the transaction, an amount of the transaction, and an identity of the merchant.

Claim 23 (New): The computer-readable medium of Claim 20, wherein the selection is further based on account information selected from the group comprising a credit line, a date when the account is to be paid, and a second promotion offered by the account.